

(19) **United States**(12) **Patent Application Publication** (10) **Pub. No.: US 2003/0233323 A1**
Bilski et al. (43) **Pub. Date: Dec. 18, 2003**(54) **CAPPED BILL SYSTEMS, METHODS AND PRODUCTS HAVING AN INSURANCE COMPONENT****Publication Classification**(51) **Int. Cl.⁷** **G06F 17/60**
(52) **U.S. Cl.** **705/40; 705/38; 705/4**(76) Inventors: **Bernie Bilski**, Pittsburgh, PA (US);
Teresa Kishlock, Murrysville, PA (US);
Laura Lewis, Irwin, PA (US); **Jim McLaughlin**, Pittsburgh, PA (US);
Vijay Parmar, Pittsburgh, PA (US);
Rand Warsaw, Monroeville, PA (US)(57) **ABSTRACT**

A method of providing one of a good or a service to at least one entity at one of a payment, rate, or price that is capped at a pre-determined amount. The method includes producing an offer for the entity, wherein the offer represents one of a capped maximum payment, a capped maximum rate, or a capped maximum price amount and receiving an insurance premium. The method also includes providing the good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, or capped maximum price amount and paying an insurance proceed when an actual price of the good or service exceeds the capped maximum payment, capped maximum rate, or capped maximum price amount.

Correspondence Address:

KIRKPATRICK & LOCKHART LLP
535 SMITHFIELD STREET
PITTSBURGH, PA 15222 (US)
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